

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christopher Patrick Noble
Debtor

Case No. 13-00766-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AGarner
Form ID: 3180W

Page 1 of 2
Total Noticed: 33

Date Rcvd: Mar 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2018.

db +Christopher Patrick Noble, 948 Parish Place, Hummelstown, PA 17036-8986
aty +Scott A Millhouse, Meyer Darragh Buckler Bebenek & Eck, PLL, U.S. Tower, Suite 4850,
600 Grant Street, Pittsburgh, PA 15219, UNITED STATES 15219-2805
4262456 ALEXANDRA NOBLE, 121 364 N 14TH STREET, LEBANON, PA 17046
4262463 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,
HARRISBURG, PA 17121-0946
4289775 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
4262468 JONESTOWN BANK & TRUST, 2 WEST MARKET ST, PO BOX 717, JONESTOWN, PA 17038-0717
4262470 +LEBANON COUNTY DOMESTIC RELATIONS, 400 SOUTH 8TH STREET, RM 202, LEBANON, PA 17042-6794
4262471 +RSHK/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4262473 THD/CBNA/BANKRUPTCY, C/O THD, PO BOX 6497, SIOUX FALLS, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: GMACFS.COM Mar 14 2018 22:48:00 Ally Financial, Ally Financial, P.O. Box 130424,
Roseville, MN 55113-0004
cr +Fax: 717-279-8012 Mar 14 2018 19:01:43 Jonestown Bank and Trust Company,
421 East Penn Avenue, Cleona, PA 17042-2400
4301042 Fax: 800-813-8164 Mar 14 2018 19:01:43 21st Mortgage Corporation, P.O. Box 477,
Knoxville, TN 379001
4262457 +EDI: GMACFS.COM Mar 14 2018 22:48:00 ALLY, PO BOX 130424, ROSEVILLE, MN 55113-0004
4279989 +EDI: GMACFS.COM Mar 14 2018 22:48:00 Ally Financial Inc., P.O. Box 130424,
Roseville, MN 55113-0004
4262458 EDI: BANKAMER.COM Mar 14 2018 22:48:00 BANK OF AMERICA, BANKRUPTCY DEPARTMENT,
4161 PIEDMONT PARKWAY, GREENSBORO, NC 27410
4262459 +E-mail/Text: dehartstaff@pamd13trustee.com Mar 14 2018 18:48:04 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4262460 +EDI: CHASE.COM Mar 14 2018 22:48:00 CHASE, ACCOUNT INQUIRIES, PO BOX 15298,
WILMINGTON, DE 19850-5298
4262461 +EDI: CAUT.COM Mar 14 2018 22:48:00 CHASE AUTO FINANCE CORP, NATIONAL BANKRUPTCY DEPT,
201 N CENTRAL AVE, AZ1-1191, PHOENIX, AZ 85004-1071
4262462 E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Mar 14 2018 18:48:11 COMM OF PA DEPT L&I,
READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203, READING, PA 19602-1152
4324012 EDI: BL-BECKET.COM Mar 14 2018 22:48:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4262464 +EDI: DISCOVER.COM Mar 14 2018 22:48:00 DISCOVER FINANCIAL SERVICES LLC (p), PO BOX 3025,
NEW ALBANY, OH 43054-3025
4264698 EDI: DISCOVER.COM Mar 14 2018 22:48:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4262465 +EDI: RMSC.COM Mar 14 2018 22:48:00 GECRB/LOW, C/O SYNCB/LOWES, PO BOX 965036,
ORLANDO, FL 32896-5036
4262466 +EDI: GMACFS.COM Mar 14 2018 22:48:00 GMAC MORTGAGE, LLC, ATTN: BANKRUPTCY DEPT,
1100 VIRGINIA DRIVE, FORT WASHINGTON, PA 19034-3277
4333737 E-mail/Text: bankruptcy.bnc@ditech.com Mar 14 2018 18:47:48 Green Tree Servicing LLC,
PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
4333738 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 14 2018 18:47:48 Green Tree Servicing LLC,
PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
4262467 EDI: IRS.COM Mar 14 2018 22:48:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4289546 EDI: CAUT.COM Mar 14 2018 22:48:00 JPMorgan Chase Bank, N.A.,
National Bankruptcy Department, P O Box 29505 AZ1-1191, Phoenix AZ 85038-9505
4262469 +EDI: CBSKOHL.S.COM Mar 14 2018 22:48:00 KOHL.S/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084,
MILWAUKEE, WI 53201-3084
4314173 +EDI: OPHSUBSID.COM Mar 14 2018 22:49:00 OAK HARBOR CAPITAL VII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4328938 EDI: PRA.COM Mar 14 2018 22:48:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4262472 +EDI: NAVIENTFKASMSERV.COM Mar 14 2018 22:48:00 SALLIE MAE, 11100 USA PARKWAY, MC-E3149,
FISHERS, IN 46037-9203
4333675 +EDI: NAVIENTFKASMSERV.COM Mar 14 2018 22:48:00 Sallie Mae PC Trust, c/o Sallie Mae Inc.,
220 Lasley Ave, Wilkes-Barre, PA 18706-1496

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4267296 Jonestown Bank and Trust Company
cr* ++21ST MORTGAGE CORPORATION, PO BOX 477, KNOXVILLE TN 37901-0477
(address filed with court: 21st Mortgage Corporation, PO Box 477, Knoxville, TN 37901)
TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Dorothy L Mott on behalf of Debtor 1 Christopher Patrick Noble DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
Jeremy John Kobeski on behalf of Creditor GREEN TREE SERVICING LLC pamb@fedphe.com
Joseph Angelo Dessoie on behalf of Creditor GREEN TREE SERVICING LLC pamb@fedphe.com
Joshua I Goldman on behalf of Creditor GREEN TREE SERVICING LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kara Katherine Gendron on behalf of Debtor 1 Christopher Patrick Noble karagendronecf@gmail.com,
doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
Kathryn Leanne Mason on behalf of Creditor JP Morgan Chase Bank, N.A. klm@jsdc.com,
cls@jsdc.com;eaf@jsdc.com
Paul C Bametzreider on behalf of Creditor Jonestown Bank and Trust Company
paulb@reillywolfson.com, pbaylor@reillywolfson.com
Peter J Ashcroft on behalf of Creditor GREEN TREE SERVICING LLC pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Regina Cohen on behalf of Creditor Ally Financial rcohen@lavin-law.com,
ksweeney@lavin-law.com
Scott A Millhouse on behalf of Attorney Scott A Millhouse smillhouse@mdbbe.com,
lbrenner@mdbbe.com
Scott A Millhouse on behalf of Creditor 21st Mortgage Corporation smillhouse@mdbbe.com,
lbrenner@mdbbe.com
Thomas I Puleo on behalf of Creditor GREEN TREE SERVICING LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 14

Information to identify the case:

Debtor 1 **Christopher Patrick Noble**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-00766-RNO**

Social Security number or ITIN **xxx-xx-3170**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

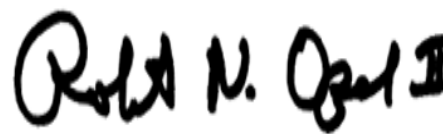
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Patrick Noble

March 14, 2018

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.